

ABSTRACT OF DISCLOSURE

A system for transferring funds and a video message employs an enclosure at a local station managed by a local agent. The enclosure includes recording equipment and a telephone linked by an automatic dialer to a call center that takes an order from the sender to transfer funds to a beneficiary at a remote destination. The recording equipment records the video message after the order is taken. The video message is forward to a remote agent at the remote destination from whom the beneficiary redeems the funds and is given the video message.